

From: Anthony W. Zabit <azabit@myd4.com>

Sent: Wednesday, July 7, 2021 9:00 AM

To: Mike Mikeska

Cc: Kent Imrie (kimrie@mivinsurance.com); O'Neill, John; John Osborne; 'CPopko@agloan.com'; Cara Lowe

Subject: Re: Kinsale File No.: 19602 - Fairwinds Estate Winery

Mike,

You have entirely wasted my time over the last six months. I purchased a blanket layer of excess coverage from your company at the request and as a requirement of my lender.

I asked you a very simple question in December which was whether you were going to honor the blanket coverage that is clearly written into the statement of values. You refused to answer my question repeatedly. In fact you even refused to meet with me to discuss the issue on repeated occasions. All in an effort to delay the inevitable litigation that will ensue.

Please provide contact information for your counsel and a formal explanation of your rationale as to how you rely on the portion of the statement of values that you like and ignore the clear blanket coverage verbiage with a specific coverage amount on the statement of values.

I am copying my lender who was clearly deceived by you as were we.

I only wish you would have been honest with me 8 months ago.

Anthony Zabit

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From: Mike Mikeska <Mike.Mikeska@kinsaleins.com>
Sent: Wednesday, July 7, 2021 8:45 AM
To: Anthony W. Zabit
Subject: RE: Kinsale File No.: 19602 - Fairwinds Estate Winery

Attached is our estimate of damages.

Mike Mikeska, CPCU

Claims Examiner

Kinsale Insurance Company | 2035 Maywill Street | Suite 100 | Richmond, VA 23230
(804) 289-1302 office | (804) 482-2573 fax
mike.mikeska@kinsaleins.com | www.kinsaleins.com



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From: Anthony W. Zabit <azabit@myd4.com>
Sent: Wednesday, July 7, 2021 10:31 AM
To: Mike Mikeska <Mike.Mikeska@kinsaleins.com>
Subject: Re: Kinsale File No.: 19602 - Fairwinds Estate Winery

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I just tried you at your desk. Please return my call at 4154449998

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From: Mike Mikeska <Mike.Mikeska@kinsaleins.com>
Sent: Wednesday, July 7, 2021 5:47:14 AM
To: Anthony W. Zabit <azabit@myd4.com>
Subject: RE: Kinsale File No.: 19602 - Fairwinds Estate Winery

Good morning Mr. Zabit,
I wont be available until 11 est today.

Mike Mikeska, CPCU
Claims Examiner

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From: Anthony W. Zabit <azabit@myd4.com>
Sent: Tuesday, July 6, 2021 4:41 PM
To: Mike Mikeska <Mike.Mikeska@kinsaleins.com>
Cc: 'Daniela Quijada' <daniela@fewinery.com>
Subject: Re: Kinsale File No.: 19602 - Fairwinds Estate Winery

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I am hoping to be on an airplane tomorrow afternoon.

I could do a call in the morning between 10am and 12pm est.

What time is best for you in that window

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From: Mike Mikeska <Mike.Mikeska@kinsaleins.com>
Sent: Tuesday, July 6, 2021 12:40:45 PM
To: Anthony W. Zabit <azabit@myd4.com>
Cc: 'Daniela Quijada' <daniela@fewinery.com>
Subject: Kinsale File No.: 19602 - Fairwinds Estate Winery

Good afternoon Mr. Zabit,

Thank you for your patience regarding this matter. I have had time to review our consultants report, and discuss with my managers. Would you like to set up a call this week to discuss our findings? I am available till 4:15 EST every day this week, except Friday, as I will be out of the office. Please let me know.

Thank you,

Mike Mikeska, CPCU

Claims Examiner

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